

# The Housing Crisis *of* Greater New York



Home Builders Club  
Organized By The  
Belle Isle Lumber Company  
Suite 902 Loew Building  
Broadway & 45th Street  
New York

# STOP PAYING RENT AND TAXES BOTH!

Join the **Home Builders Club** today and prove that you are a member by reading our monthly paper, **The Home Builders Herald**.

We will mail you the **Herald** monthly for **one year** and send you also, postage paid, the valuable and beautiful **Home Builders Book of Plans** containing 50 designs of artistic and practical houses prepared by well-known architects for *only* \$1.00.

The **Home Builders Book of Plans** sells regularly for \$1.25 per copy. It is quarto in size, printed in colors

on super paper and is as attractive in appearance as it is instructive in contents.

**The Home Builders Herald** is the official organ of the **Home Builders Club**. The September number will contain valuable data regarding the building boom now beginning all over the country, and interesting information for **Greater New York Home Builders**.

Write your name and address plainly on a sheet of paper and mail it to us pinned to a **dollar bill** at our address.

Don't forget to write your name on the sheet or we won't know who your dollar is from.

## BELLE ISLE LUMBER COMPANY

SUITE 902, LOEW BUILDING

45th STREET AND BROADWAY

NEW YORK

# BELLE ISLE LUMBER COMPANY

(Incorporated under the Laws of the State of Delaware, licensed to transact business in the States of New York and Connecticut)

## Authorized Capital, \$1,000,000

NO BONDS

(Full Paid and Non-assessable)

NO DEBTS

|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |           |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|-----------|
| Preferred Stock, 8% Cumulative, Par, \$10 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | \$400,000 |
| Common Stock (Voting), Par, \$10          | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 600,000   |

## Allotment

|                             |   |           |                          |   |         |
|-----------------------------|---|-----------|--------------------------|---|---------|
| Preferred Stock in Treasury | - | \$400,000 | Common Stock in Treasury | - | 200,000 |
| Common Stock Issued         | - | -         | -                        | - | 400,000 |

## To Be Presently Issued

|                 |   |   |   |   |           |              |   |   |   |   |         |
|-----------------|---|---|---|---|-----------|--------------|---|---|---|---|---------|
| Preferred Stock | - | - | - | - | \$200,000 | Common Stock | - | - | - | - | 100,000 |
|-----------------|---|---|---|---|-----------|--------------|---|---|---|---|---------|

## 5% Lumber Certificates

Authorized for Sale by Resolution of the Board of Directors and Offered at Par, \$10 Each in Units of 2 Certificates and 1 Share of Common Stock, Par Value, \$30, for \$23 Per Unit, Until Further Notice

**\$100,000**

Lumber Certificates of The Belle Isle Lumber Company are Convertible into "DOMINION SPRUCE" Lumber at the Option of the Holder by Giving 90 Days' Notice to the Company as Prescribed in the Lumber Certificate Issued.

Should the Holder decide not to Build, the Certificates are Transferable upon the books of the Company or upon 90 days' notice, are Convertible with the consent of the Company into 8% Preferred Shares of the Belle Isle Lumber Company, Dollar for Dollar, at Par.

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## BELLE ISLE LUMBER COMPANY

(INCORPORATED)

Organizers of the HOME BUILDERS CLUB Suite 902, Loew Bldg.

Broadway, and 45th Street New York

August 22nd, 1921



# \*The Housing Crisis of Greater New York

By REESE P. RISLEY

*President, Belle Isle Lumber Company, Inc.*

**Greater New York**, metropolis of the richest nation in the world, confronts, today, the most critical problem faced by any city in the Western Hemisphere—the housing of a vast heterogeneous and cosmopolitan population under adverse building conditions.

Twenty years ago (and twenty years is but a day in the life of a first-class municipality) when the plan of the **subway system** of the city was taking shape and when **Brooklyn** and **Manhattan** were linked by but a single bridge which spanned the East River, **New Yorkers** fought their way daily in elevated railroad jams to and from their places of employment. **Then**, as **now**, the dream of the average strap-hanger was a haven of refuge at the end of his journey which would express his idea of the sacred and beautiful word **HOME**.

## How the Subways Have Failed to Relieve the Housing Situation

The toilsome climb up and down long flights of steps and the tedious trip which followed in over-crowded wooden coaches were inseparable features of the elevated commuter's life in the late nineties. The principal difference between overhead and underground transportation is that whereas the cliff-dwellers of **Harlem** and the **Bronx** today enjoy the illuminating rays of the "**Subway Sun**" to light their subterranean journeys there was published in the early period of rapid transit development no "**Elevated Star**" to educate the public.

The housing problem of the late nineties which **New Yorkers** confronted was primarily a problem of **transportation**—at least so every

one thought. Its solution was popularly and technically, too, supposed to lie in the construction of additional and extensive arteries connecting the interior business and industrial districts of **Manhattan Island** with the outlying suburban sections which were near enough to be reasonably accessible yet far enough removed from the confusion of mart and centre to be properly regarded as available for residential purposes. This, I say, was the popular opinion confirmed by engineering and technical authorities of the highest standing and repute.

Theoretically, the building of **subways** was sound and practical and it must ultimately be proven so even though present conditions be disappointing, but it can be confidently asserted, without fear of successful contradiction, that the **Housing Problem of Greater New York** is more **acute** today than it has ever been before in spite of the enormous expenditures which the people of the metropolis have cheerfully incurred for the completion of what is admittedly the most wonderful system of intra urban communication possessed by any community in the world.

The subways, however, have not as yet done their work, they have not accomplished the purpose for which they were built, they have not yet succeeded in drawing off the vast surplus population of the highly congested municipal centres into the open fields of the surrounding suburbs.

Briefly, New York's subways begun in 1900, as completed to date, represent an expenditure of \$234,000,000. They total 479.25 miles in length, handled 2,530,809,814 passengers for fiscal year

\*The subject-matter of this pamphlet was embodied originally in an address delivered by the Author at the first meeting of the **Home Builders Club** held on July, 19th, 1921.

ending June 30, 1921, and operate over 343,493,618 car-miles per annum,  $3\frac{1}{2}$  times the distance from the earth to the sun, serving a population of 5,620,048 in New York City alone.

Yet Greater New York is confronted now as it has been for years with a housing problem of the first magnitude—a problem so acute so fraught with danger to the health, happiness and prosperity of the city as to dignify it with the appellation of **housing crisis**.

## New York—Oversold and Underbuilt

The reader is perfectly justified in interrupting here to ask if this housing crisis or problem—call it what you will—is not world-wide and, if so, why the condition in Greater New York should be regarded as any more acute than in any other city of the country.

It is not likely that this question would be propounded by any rent-payer of Greater New York, but if it is put it may be answered by the statement that the extraordinary physical, topographical economic and social conditions which combine to make New York, the Eighth Wonder of the World are reflected more vividly in New York's housing problem than in that of any other city in the United States.

During the war perhaps, certain cities as, for instance, Chester, Pa., developed greater discomforts to its teeming population of war-workers than are experienced today in Greater New York's most congested quarters, but it is certain that now—today—two and a half years after the armistice, New York reaches in its housing crisis the very crescendo of human misery in a city rich beyond the dreams of avarice and enjoying to the very fullest extent all of the bounties and blessings of prosperity and peace.

What, then, is the cause of this unusual and menacing condition?

Why is New York, rolling in affluence and, possessing to the 'nth degree every convenience that the genius of man can suggest yet a

city gripped in the vice-like hold of a problem which so far she has wrestled with in vain?

Why is there a housing crisis in Greater New York?

What is the cause of it?

Why does it continue to exist?

What is its effect upon the future growth and development of the city?

What is its solution?

And, finally, what opportunity of a purely personal and business or financial nature does the solving of this problem offer to those able and wise enough to assist in it?

These questions are appropriate and timely. They are being asked by thousands of loyal New Yorkers in one form or another every day. They are discussed in the newspapers, the streets, the business offices, the clubs, the exchanges and the pulpits of the Metropolis.

In flat and factory, shop and store, the housing crisis in some form or other is daily talked over or touched upon thousands of times.

An epigram may be defined as a sentence with a barb in it that makes it stick.

The epigram that expresses the housing situation in Greater New York is that:

**New York is oversold and underbuilt !**

This statement is made deliberately and after an acquaintance of years with local conditions. As an assertion it is open to challenge. Let us, therefore, discuss it.

## The Making of a Metropolis

Topographically, Manhattan Island and the littoral of Greater New York, possess characteristics so exceptional as to differentiate them from other localities, even to the aboriginal inhabitants as well

as to the early Dutch and English colonists who sought to establish their domiciles here.

It was recognized then as it is today that the mighty fiord of New York Bay and the Hudson River with Long Island, its chain of sea-islands or "beaches," its Sound, its East River (or "arm" as it would be called in the North Country), with the adjacent shores of Connecticut, New Jersey, and New York State (north of the Harlem River), with Raritan Bay, the Kill von Kull, Staten Island, Sandy Hook and the rivers which empty into New York Bay below the Palisades and the Jersey "meadows" or "flats"—it was recognized, I say, early in its settlement, that here Nature had outdone herself in the design of a site for a great industrial, maritime and financial centre which would one day attain world-wide pre-eminence and power.

But beyond and above all these fundamental facts towers the mighty economic prestige which must inevitably accrue to a city enjoying the strategic location which New York possesses in its relations to the rest of a country like ours.

Let us assume, for a moment, that the physical features I have referred to which establish New York's maritime supremacy were found in a location such as, for instance, the present site of Brunswick, Georgia, or Jacksonville, Fla. Not to disparage either of those enterprising communities it would have been manifestly impossible for a New York to have developed in either of those localities as has the New York which is situated opposite the greatest mineral and agricultural regions of the United States commencing with the anthracite and bituminous coal fields of Pennsylvania, and extending westward in an ever broadening belt to the shores of the Pacific, with a commercial centre like Chicago at the foot of the marvelous Lake Region to assemble and distribute to her the vast tide of commodities which ultimately passes through the port of New York to foreign shores.

## The Littoral of Great New York

The location of New York as regards the producing centres of the West no less than the extraordinary water-front which distinguishes the physical formation of the city's site are responsible for the remarkable growth of the Metropolis of the Western Hemisphere.

Industrial, commercial and financial centre that she is, surpassing Tyre, Rome, Carthage, Venice, Amsterdam, Liverpool and Hamburg, New York must remember if she would maintain her "place in the sun" that her greatness is dependent upon her water-borne commerce.

Let her never forget that the building of the Erie Canal opened by Governor DeWitt Clinton in the year 1825 gave the mighty impetus to her trade which bore her forward irresistibly to her present proud position of civic supremacy.

Water-borne tonnage from the Great Lakes and commerce with every guard-port of the Seven Seas made New York what she is today and it is upon the possibilities of water-borne traffic that New York must depend to save her in the Housing Crisis she faces.

These, then are the factors which have determined the magic growth of this wonder city and which assure its future prosperity provided artificial conditions or neglect do not restrict its just and logical expansion.

## How Real Estate Developers Have "Sold" Greater New York

New York is oversold and underbuilt for the very obvious reason that population has not availed itself of the rapid transit routes to the outlying residential districts.

The subways that gridiron subterranean New York are really great arteries along which flows (or is supposed to flow) a tide of human-

ity. Unlike water, this tide does not flow by gravity—neither can it be forced as oil is pumped through a pipe-line.

The human beings which constitute New York's underground streams, flow along these subway channels strictly in accordance with economic laws which is only another way of saying that they flow (or fail to flow) because of business reasons.

The subways were built and, long before ground was broken in their construction, the real estate operators of New York—aye, and of the whole country—began subdividing the farm-lands at the various terminals of the projected subway system.

Attracted by the fertile field which the stupendous subway program of Greater New York offered as it expanded from year to year, New York City, for twenty years past, has attracted thousands of real estate operators from without and has developed within her confines, her own quota to swell these ever growing lists.

Just as New York is extraordinary in its topography, location and strategic advantages, so is it remarkable in the number and calibre of its real estate developers.

Any one not informed as to the facts might assume that the announcements of real estate for sale in the current Sunday papers, for instance, indicate some new activities or recently developed initiative on the part of the city's real estate vendors.

Such, however, is far from the case.

Consult the files of any New York paper of twenty years ago and you will find that the sale of lots out on Long Island, over in Jersey or up in Westchester was proceeding as actively in 1900 or 1901 as it is today. There is no difference. It is simply a question of location—the sub-divisions today are at the terminal-points of the subways—twenty years ago they were at the ends of the elevateds.

The real estate field of Greater New York has attracted the master minds of the real estate world. Names which have become household words in New York and almost throughout the whole country sug-

gest themselves when one considers the growth of this mighty metropolitan centre—Joseph P. Day, Bryan L. Kennelly, J. Clarence Davies, Jere Johnson, Jr., Wood-Harmon, Senator William H. Reynolds, Felix Isman, the Ackersons, the McKnights, A. N. Git erman and a score of lesser lights are among these.

Sub-division after sub-division, allotment after allotment has been laid out, improved, advertised and sold to a public whose appetite for town-lots, acreage, and real estate in general has seemed to be absolutely insatiable.

Obviously, therefore, it has not been the lack of activity in the preparation and improving of lots which has caused the existing housing crisis.

The real estate operators of Greater New York have certainly been industriously at work during the past twenty years, and that they have been successful in disposing of their holdings is proven by the rapidity with which they have opened new tracts and the extension of the city's improvements into outlying regions under their influence.

But, concurrently with these very evident facts, there is also the equally obvious condition that the building of houses has not kept pace with the sale of lots. Every real estate buyer has not evolved into a house-builder.

## Why House-Building Has Failed to Follow Lot-Buying

If there have been thousands, tens of thousands and hundreds of thousands of lots sold in Greater New York and its environs since the year 1900, for instance, it is equally and strikingly as true that the great majority of the lots thus bought remain unbuilt upon today.

The undeniable truth of this assertion is proven by almost any suburban development which may be examined.



Allotments can be pointed out in conveniently situated localities as regards transportation which are entirely sold and almost as entirely lacking in houses.

Blocks, wards, precincts, whole municipalities; in fact, lay today, with sidewalks, curbs, sewers, water, gas and electricity installed and only here and there a house or dwelling to show the activity of the absentee owners of these attractive building sites.

#### **Greater New York—oversold and underbuilt!**

And what is true of New York is true of every city in the United States with but few exceptions—a condition which shows our housing crisis to be nation-wide.

It is impossible in a pamphlet of this kind to analyze the various factors which have brought about the terrific congestion that now exists in the national and international housing situation.

Among these are the unwillingness on the part of the public to recognize that the day of the hundred cent dollar is gone never to return and that pre-war prices and, let us hope, pre-war wages, will never be re-established.

Profiteers are equally as slow to realize that the spirit of the American people is not dead and that extortion and unjust taxation will be fought as determinedly today whenever practiced, as they were fought in the days of our country's early history.

The "buyers strike" which began early in 1920, is just beginning to break in the building field and the prospective home builder is more ready to talk actual construction work now, than he has been at any time during the past seven years.

Stimulated by tax-exemption in New York State and New Jersey, which will expire next April in New York, October, 1922 in New Jersey—people are getting out their plans and blue-prints for the houses they have been intending to build.

The greatest draw-back to building in New York City today is largely (though not wholly) due to excessive railroad freight rates

legalized in the Esch-Cummins bill and adopted by the Inter-State Commerce Commission (at the instance of the railroad corporations).

This question is too big to be discussed here. Suffice it to say over 70% of the lumber used in Greater New York (maritime city though it is) is rail-hauled. Much of this lumber comes from the far-south and west. Every foot of it carries a terrific transportation tax which adds to the cost of home-building in Greater New York.

Why this tax is levied in the form of excessive freight charges, and why it is maintained in the face of such a crisis as the country faces are problems for the American people to solve. Some time they will do it. In the meanwhile the **Home Builders Club** offers a partial solution of New York's housing problem in the plan outlined in the prospectus issued by this Company for the **Home Builders Club** to which you are respectfully referred.

## **Taking the Mystery Out of Building**

If you have not seen this large, four-page prospectus, call, telephone or write for it and it will be sent to you or given to you free of charge. It tells you how you can save 33⅓% on the cost of much lumber over the current retail price and it tells you the wonderful **Home Builders Club Service** which you get free if you buy your lumber from us. It tells you of the free architectural advice you get as a member of the Club and of the mass of information and friendly counsel and help you are given in preparing your plans for building and financing your new house.

One of the greatest draw-backs to home-building is the ignorance of the average man and woman on these vital questions. The rudiments of house-building should be taught in our public schools—not in a manual training course, but to every student so that all may be informed to some extent at least in the A B C's of home building.

The feathered songsters of the forest, the very fowls of the air are equipped by instinct far better in this respect than are the boys and girls of our public schools who go out into the world to marry and rear their families. Because New York is oversold and **under-built** there is room for the **Home Builders Club!**

## To Those Who Are Paying Rent and Taxes Both

When a man buys a lot and becomes a real estate owner he is prompted by one or both of two impulses—either he intends to build himself or he expects someone else to do so on his lot (after he sells it), or on a neighboring lot.

If the newly-created real estate owner is left to his own devices as most of them are after they have taken title to their properties, the great majority lapse into the “absentee landlord” class.

Those who buy for speculation only sit tight and wait for the natural growth of the city to create for them the unearned increment, as the single taxers call it, which will put them in the same class of landed proprietors—be it ever so modestly—to which the Astors belong, for was it not the magic growth of Greater New York which created the wealth of the Astors, the Jays, the Van Cortlandts and other old Knickerbocker families?

But in the last analysis building and building only creates value to land—**transportation brings population and population creates real estate values!**

Hence, houses are essential after the pioneer work of the lot salesman has been done. And right here let me say that if one-half the brains, money and effort that has been expended upon persuading people to buy real estate, had been put into getting them to build houses, after they had purchased lots, there would be no housing problem in Greater New York today!

For twenty years and more New Yorkers and near New Yorkers

have been buying lots. Long Island real estate—thousands of acres of it—is held in every great city of the land. It is as staple in St. Louis and Omaha as in Hempstead or Jamaica.

In Greater New York there are thousands—yes, hundreds of thousands—of people who are in the extraordinary and contradictory position of paying rent and taxes both!

Now, it is bad enough to collect one kind of domiciliary receipts but when you are collecting both rent and tax receipts we think—well, we believe this shows the crying need of an organization like the **Home Builders Club** and of the movement it represents—**what do you think?**

From the foregoing it would appear that the **Home Builders Club** has a clientele that is already established for it. We shall not have to create the desire to build houses. That exists already—it is proven by the enormous expansion of Greater New York’s real estate business.

For a score of years this desire has been growing. It has been stimulated by millions of dollars of advertising and by the tireless efforts of trained and enthusiastic selling organizations. “**Own your own home**” has come to be synonymous with “**Buy a lot**” though the gulf that separates them is never bridged by the vast majority of lot-buyers.

## The Home Builders Club Motto, “New York—10 Millions!”

We read much in the newspapers and hear much in real estate and financial circles of Greater New York’s future growth and expansion.

We are told that New York adds to itself every year, by processes of natural increase a population of 85,316 people. This exceeds the 1920 total census figures of such cities as Savannah, Ga.; Portland, Me.; Troy, N. Y., and Allentown, Pa.

I venture the assertion that these figures astounding though they be, would be doubled—yes, tripled in some years—if word went out that New York had finally determined, once and for all, to rid herself of the stifling parasitic influences that are retarding her growth and there would be no more talk of a higher subway fare.

If the world knew that New York had finally solved her housing problem and was able not only to transport her teeming millions for a 10c fare fifty miles daily to and from their work as she is doing today, but was, at the same time able to **house them economically and comfortably** at their journey's end on the lots they have bought and paid for but are not using—I say, if these facts could be successfully established so as to make the hated words "**Congestion**" and "**Overcrowding**" inapplicable to the Metropolis, the motto of the **Home Builders Club** would be realized in a population of ten million people for Greater New York!

To make this a possibility the **Home Builders Club** is going about its self-appointed task of stimulating home building in New York and its environs, and the foundation upon which the **Home Builders Club** proposes to rear its structure is the bed-rock of water-transport.

## Why We Can Help You to Save 33 $\frac{1}{3}$ % on Your Lumber Bill

The vast littoral of the great Gulf of St. Lawrence less than 1400 miles north of the city of New York, and equally as convenient to such adjacent sea-board cities as Boston, Bridgeport, Fall River, Providence, Newark, N. J. (including northern N. J.,—Trenton, etc.), Philadelphia, Wilmington, Baltimore and Washington, D. C., constitutes the national and logical source of supply for the most valuable lumber used in the Eastern States for building purposes—**"Dominion Spruce."**

From this huge reservoir it is possible for the Eastern and Middle

States to draw not only the greater part of the lumber they will need in the building boom that is now developing but likewise the pulp-wood, wood-pulp and paper consumed in the greatest printing and publishing centres of the world.

The pulp and paper industry is closely affiliated with the lumber industry. Both are based upon forest products and both are affected by the same extraordinary economic conditions which we are discussing. Both lumber and paper have resisted "readjustment" more stubbornly than any other products in the whole commodity family. **Both offer the most extraordinary opportunity for safe and profitable investment to the intelligent investigator.**

Never before in human history has there been such a situation as has developed throughout the world in general and in the United States in particular in the housing field. This situation is a direct result of the World War. For seven years the natural tendency of the home-loving, home-making American people—110,000,000 strong—has been artificially restricted.

The result is a demand for housing nation-wide in extent.

This demand is so insistent as not to be denied. A critical stage has been reached. With the approach of another winter it is becoming menacing.

Fortunately, so far as the congested centers of the eastern and Middle States is concerned the solution of the problem is at hand. **The Home Builders Club** is taking the initiative and is opening the way for a general break all along the line in congested housing conditions.

As agents for Newfoundland and Canadian mills in the region bordering the Gulf of St. Lawrence this company will supply the members of its **Home Builders Club** with the finest quality of building material in use—**Dominion Spruce**—at a saving of 33 $\frac{1}{3}$ % or at \$40 per thousand, as compared to the prevailing retail market price of \$60.00 per thousand or more which the individual buyer would

have to pay for the spruce he would use in the erection of his bungalow, cottage or two-family house.

We can do this because we shall ship our lumber to New York by water—**NOT RAIL!**

Furthermore, we are charging only the manufacturer's profit.

You get the benefit of this saving.

## Water Rates Against Rail Rates

The New York *Times* of Sunday, August 7, 1921, stated that 12,000 carloads of lumber—**not cargoes**—had been brought into Long Island and distributed through lumber yards, contractors and builders to the consumers who are erecting or have erected homes since the first of January. That lumber was valued at \$12,000,000.

Most of that lumber had been hauled hundreds of miles by rail **at freight rates, which are the highest in the transportation history of the country.** The ultimate consumer necessarily pays the freight. The excessive costs of building today are largely due to **excessive freight rates.**

Some lumber comes into New York by water from the South, it is true, but most of the yellow pine consumed in this market is either rail-hauled direct from southern mills which are now for the most part "off water" or is rail-hauled to some southern sea-port where it is unloaded, reloaded and shipped to New York, the handling involving an extra cost which is increased by the excessively high short-haul freight rate from the mill to tide-water.

Compare this situation with the opportunity we present to members of the **Home Builders Club** in supplying them with **Dominion Spruce** from tide-water mills in Newfoundland and Canada.

Every foot of the lumber we sell will be shipped by water to New York direct at the lowest water-freight rate obtainable for cargo lots.

The saving thus affected goes to the ultimate consumers—in this case, the members of the **Home Builders Club.**

Hence the saving of **33 1/3%** on your lumber bills which we offer you.

This is the solution which the **Belle Isle Lumber Company** proposes through the **Home Builders Club** we are organizing.

You are cordially invited to become a member of the **Home Builders Club** and avail yourself of the privileges which it offers.

Our plans are designed to assist in solving the gravest civic crisis Greater New York has ever confronted. It is offered in perfect good faith. Before its announcement in its present form it has been carefully and thoroughly tested. It is in no sense an experiment as the careful survey which we have made and the investigation which we have conducted has demonstrated beyond the shadow of a doubt the pressing demand for what we are offering. The conditions we have herein described are obvious and need but to be explained to be understood. If the **Home Builders Club** plan had never been devised by us the housing crisis would have continued until the building boom which is now developing had finally re-established some sort of equilibrium.

The work that we are doing, however, will undoubtedly hasten, stimulate and expand the movement. In the last analysis, however, we are simply inviting you to join us in taking advantage for the public good and for such legitimate profit as will rightfully accrue to us in consideration of the service we are rendering the public of **the greatest business opportunity which has developed as a result of the World War.**

Please read fully and carefully the large four-page prospectus which should accompany this pamphlet. The prospectus contains a detailed description of the plan by which you may join the **Home Builders Club.** It tells how our lumber is sold and how we will



calculate for you the amount you will require in the house you are planning to build. Every detail is clearly set forth and every point fully covered. If, however, there are any questions which you wish to ask, please write to us or telephone us and your questions will be answered promptly and as accurately as the best architectural

engineering, financial and legal talent which we can obtain will enable us to answer them.

This, then, is our solution for **The housing crisis of Greater New York:—**

*“Dominion Spruce—From Forest to Family”*

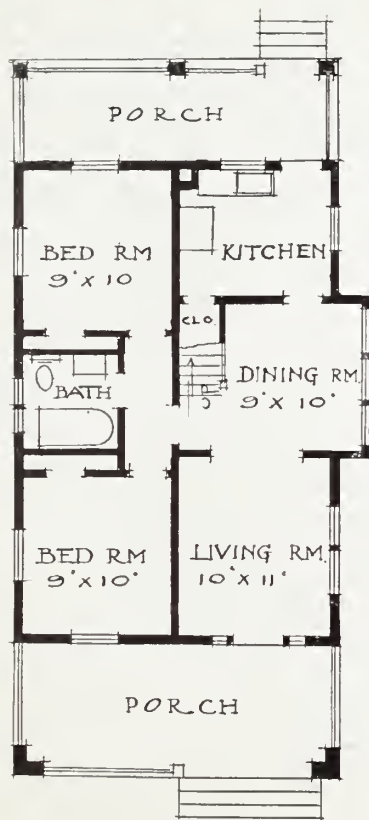
BELLE ISLE LUMBER COMPANY

Suite 902, Loew Building, Broadway, Corner 45th Street, New York City

*To Those Who Are Paying  
Rent and Taxes Both*

To the hundreds of thousands of families who own building lots and are still living in rented quarters, crowded and uncomfortable, this pamphlet is confidently dedicated by the

HOME BUILDERS CLUB



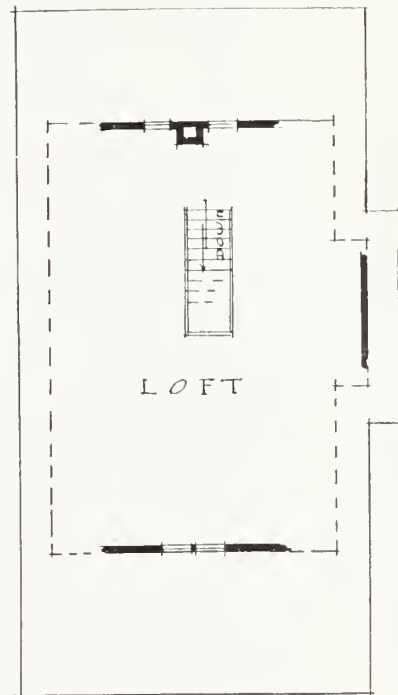
FIRST FL. PLAN.



PLAN 57

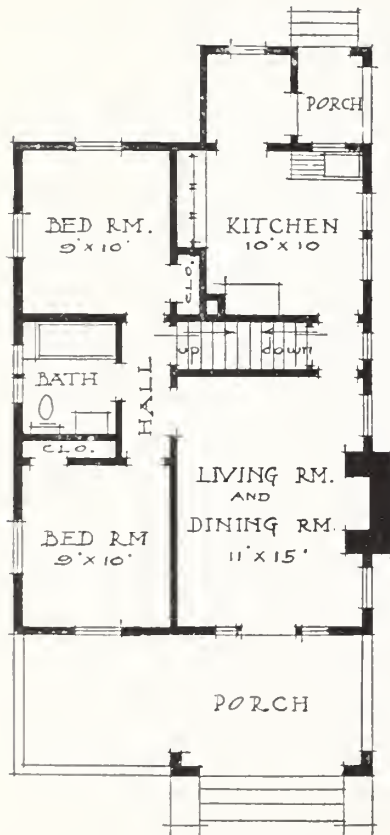
This cozy little bungalow combines neatness, convenience and comfort, and at very moderate cost. The rooms are well arranged, the bedrooms and bath being separated from living quarters, thus securing both privacy and communication. The open stairs from the dining-room lead to large airy dormitory with four windows—room for at least four beds or a number of cots. First class plumbing throughout, including cabinet range. Both front and rear porches can be sashed in, if desired; also an open fire place added at little cost.

Size 20 ft. by 30 ft., and can be built for about \$2,400. This estimate will vary according to locality and character of materials used.



SECOND FL. PLAN

Blue prints and specifications of this design will be furnished. Bids secured free of charge



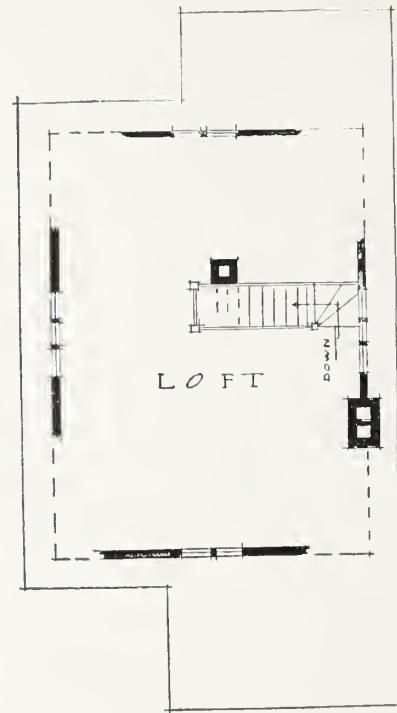
FIRST FL. PLAN.



PLAN 59

A more artistic and roomy little cottage on the bungalow style is hard to find than this "Old English" stucco design with its large mortar-covered chimney, panelled gables and arched portico soffits. The basement, which is under the entire building, provides heater space, laundry and shower-bath, if desired. The entry to kitchen is intended for refrigerator, but can be changed into pantry, without additional expense, if preferred. The second floor, which is entered from central hall on first floor, can be divided into two nice bedrooms and a den or sewing-room, or left as a floored dormitory.

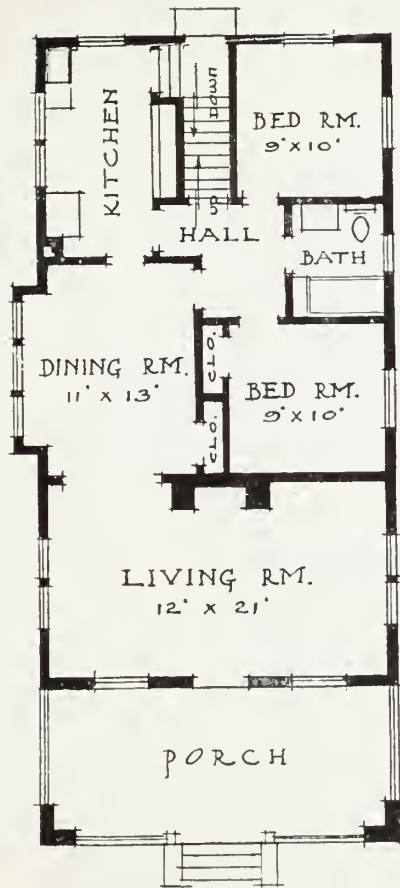
The size of this cottage is 22 ft. by 30 ft. and can be built as plan shows for about \$3,400. This estimate will vary according to locality and character of materials used. If second floor is divided and finished as above stated, the additional cost would be about \$350.



SECOND FL. PLAN

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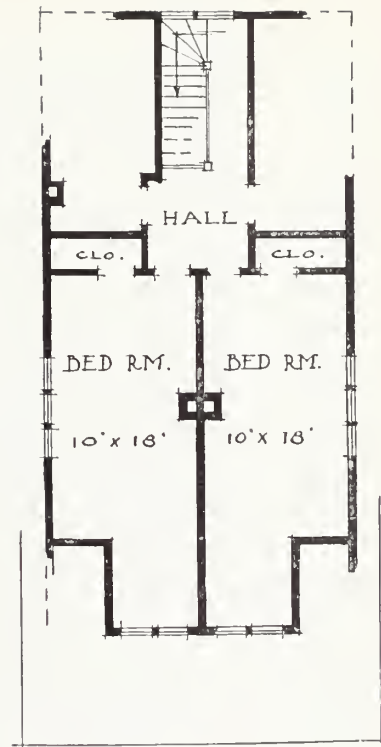


FIRST FLOOR PLAN



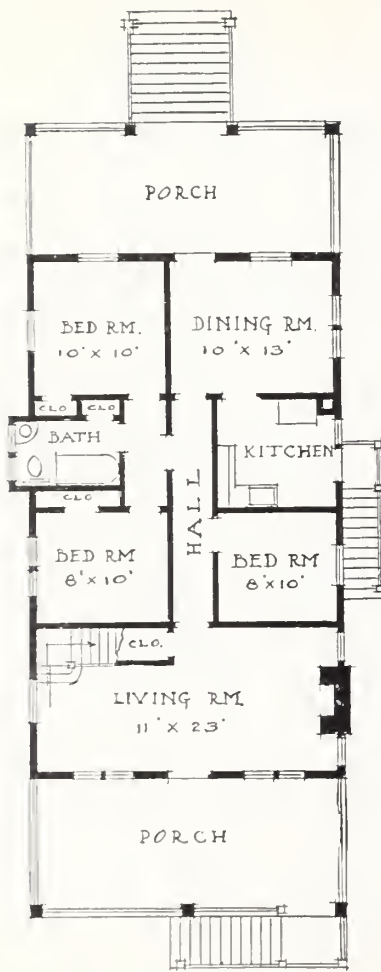
PLAN 60

This modern type of bungalow, or cottage, is known as California style and possesses many very good features. The large living-room with fire place, arched or cabinet head opening to dining-room. Recess beside fire place for book case or seat, china closet and extended bay or buffet in dining-room, central hall leading to all rooms, including bath, grade entrance to kitchen or basement, are all desirable. A few dollars expended on finishing living and dining-room, such as beamed ceilings, panelled walls below platerail, built-in buffet, etc., makes this interior a most attractive and luxurious one. The two large bedrooms on second floor can, by slight modification, be changed to four of ample size, if desired. Size of bungalow 22 ft. by 40 ft., and can be built for about \$4,800. This estimate will vary according to locality and character of materials used.



SECOND FLOOR PLAN

Blue prints and specifications of this design will be furnished. Bids secured free of charge



FIRST FLOOR PLAN

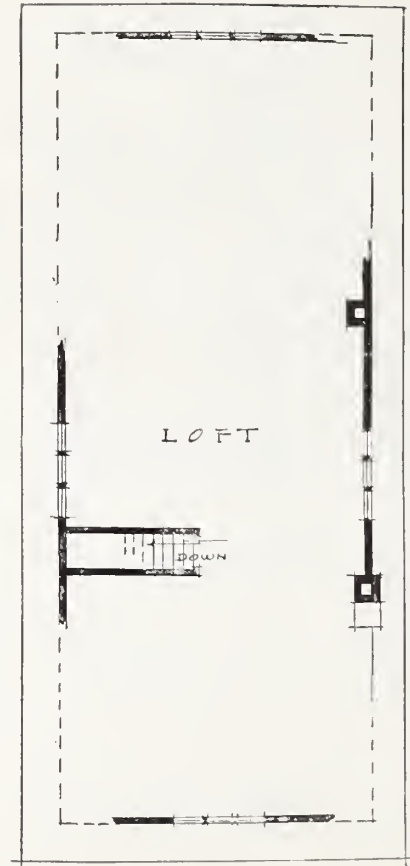


PLAN 58

Here is an ideal double front bungalow for a water front lot, elevated so as to provide a large garage with entrance from street and ample space for motor boat with entrance from basin. There is also ample room in the basement for a shuffleboard, if desired. The floor plans are convenient and roomy. The large living-room, with open fire place, insures comfort during the Fall and Winter months, when a week-end run to the seashore is so invigorating and delightful. The second story is floored and has triple windows on each side. An ideal billiard-room or dormitory, large enough to accommodate twenty-five people.

Size 24 ft. by 60 ft., including verandas. Can be built for about \$5,400. This estimate will vary according to locality and character of materials used.

Blue prints and specifications of this design will be furnished. Bids secured free of charge.



SECOND FLOOR PLAN

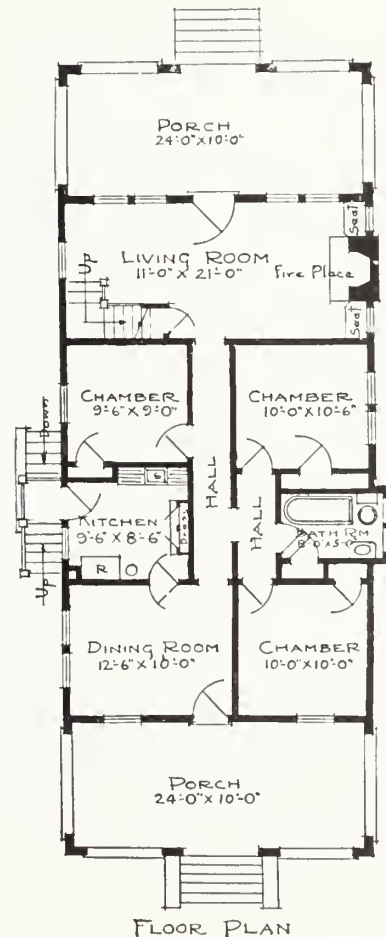


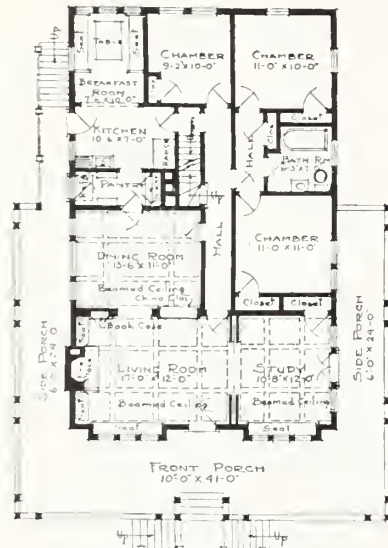
PLAN 943

This beautiful stucco bungalow is designed for a double front, or water front lot, having large veranda at each end. The floor plans are similar to Plan 58, but instead of garage there is a basement for heating plant, laundry, shower bath, etc.; also large space for motor boat. The second floor is divided into one nice bedroom and large billiard-room, both of which are fully finished. The large living-room contains large fire place of special design and attractiveness, cozy corners, etc.

This handsome bungalow can be built for about \$4,900. This estimate will vary according to locality and character of materials used.

Blue prints and specifications of this design will be furnished. Bids secured free of charge





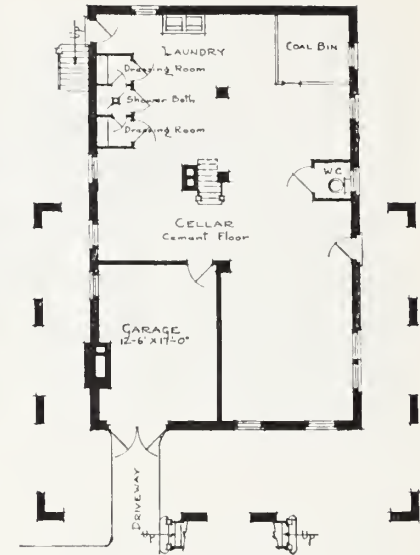
FIRST FLOOR PLAN



PLAN 934

Here is an ideal seashore home, built on the bungalow style, but elevated so as to give large room at grade for automobile, laundry, shower bath, dressing-rooms, etc., on ground floor. The first floor plan could hardly be improved on for convenience and effectiveness. The living-room, dining-room and study have beamed ceilings, panelled sides, window and fire-place seats, colonnade with built-in book case and china closet—all

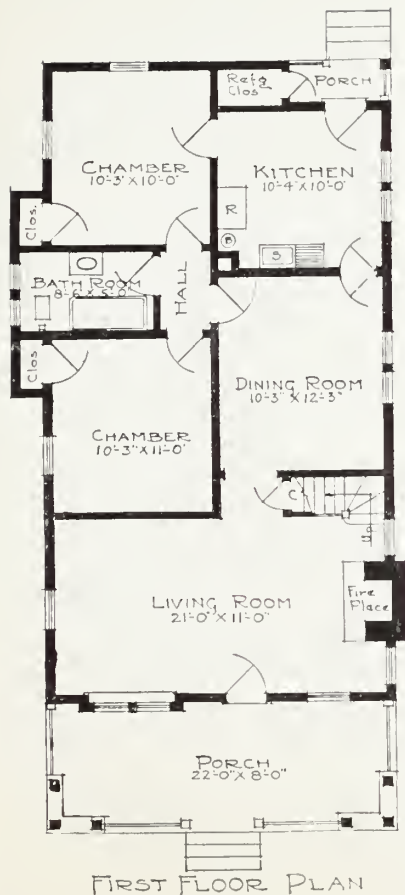
in hardwood. The living-room and study is separated by rolling doors, so that latter can be used as bedroom, if desired. The breakfast-room, pantry and refrigerator closet opening onto side porch are excellent features. The second floor is large and airy, and contains two bedrooms, a large billiard-room and a storeroom. Note the spacious veranda. The size of this bungalow is 29 ft. 6 in. by 46 ft. 6 in., and can be built for about \$8,500. This estimate will vary according to locality and character of materials used.



BASEMENT PLAN

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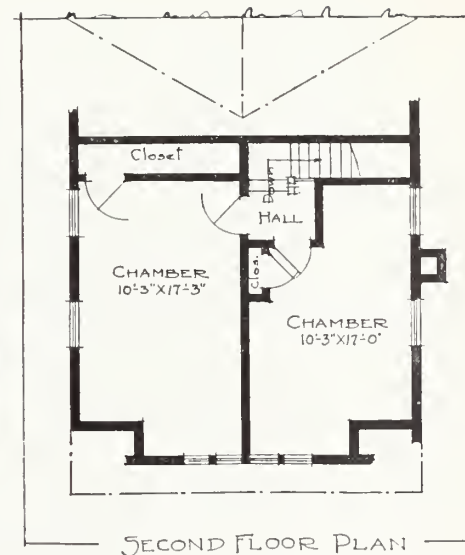




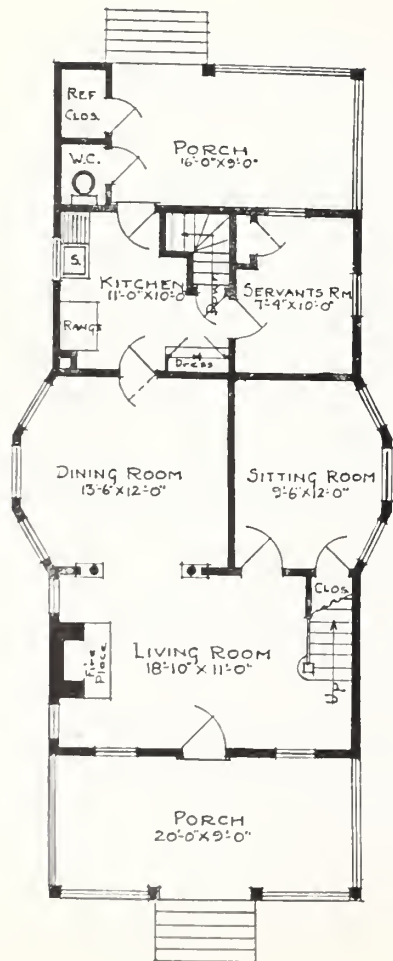
PLAN 750

Here is a pretty little bungalow, known as the Oregon design and when built of wide undressed siding or Washington cedar shingles, stained a rich brown and white trimming, makes a very attractive appearance. The floor plans are excellent and roomy—two good size bedrooms being on second floor; also a storeroom. The living-room is spacious and has a rustic fire place. The bedrooms on first floor have direct and private communication with the bathroom. The closet on rear porch can be fitted for refrigerator or toilet, as preferred.

The size is 22 ft. by 40 ft., and can be built for about \$3,700. This estimate will vary according to locality and character of materials used.



Blue prints and specifications of this design will be furnished. Bids secured free of charge



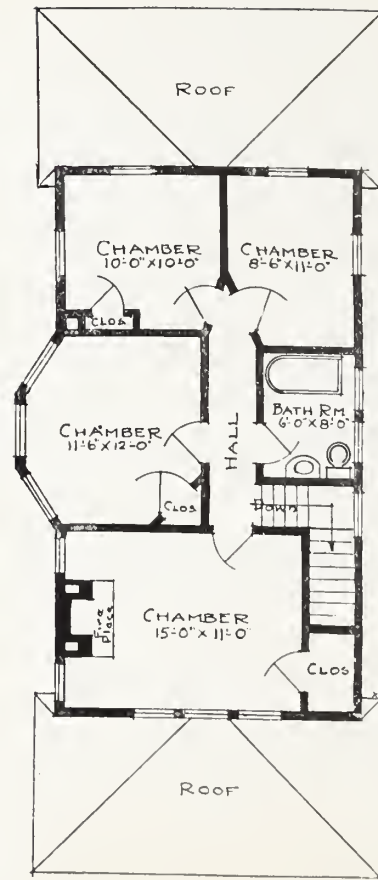
FIRST FLOOR PLAN



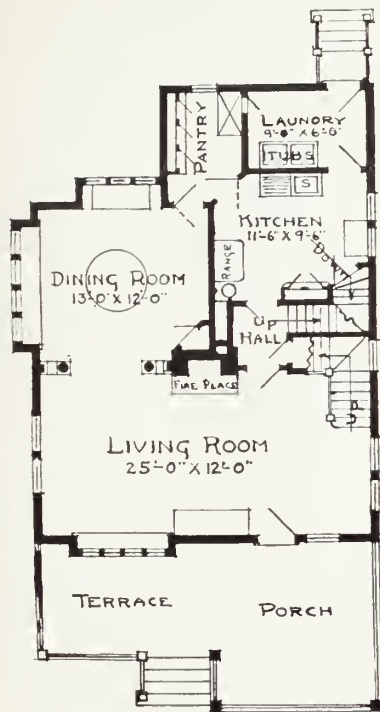
PLAN 797

This is a neat two-story dwelling. No unnecessary exterior ornamentation, but plain and symmetrical outside; plenty of room inside. Note the large living-room, with open fire place; also the private sitting-room, which can be used as a study, den or bedroom, if desired; the servants' room communicating with kitchen; the refrigerator closet and outside toilet; while on the second floor are four bedrooms and bath, the front chamber having open fire place and landscape window. Basement under rear of house. Wide porch front and rear. Size of Building 20 ft. by 35 ft. and can be built for about \$5,000. This estimate will vary according to locality and character of materials used.

Blue prints and specifications of this design will be furnished. Bids secured free of charge.



SECOND FLOOR PLAN

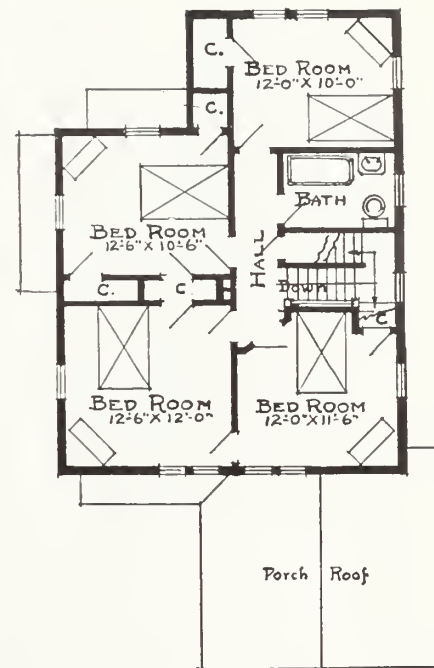


FIRST FLOOR PLAN



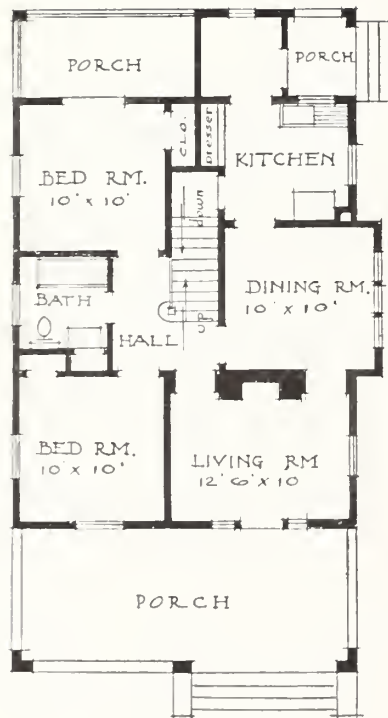
PLAN 928

Here is a very popular design, known as a Swiss Chalet, which has been used several times, modified slightly to suit the taste of the owner. The first floor with the very large living-room, with central fire place, window seat, open stair, colonnade and landscape window; the dining-room with landscape window and seat, built-in buffet and china closet; the kitchen with excellent appointments and conveniences to pantry, laundry, cellar and rear stair, all combine to make up an ideal layout, while the second floor with its four large bed-rooms and bath, all reached from a small central hall, leaves nothing to be desired in a well-designed home. The size is 26 ft. by 35 ft. and can be built for about \$5,100. This estimate will vary according to locality and character of materials used.



SECOND FLOOR PLAN

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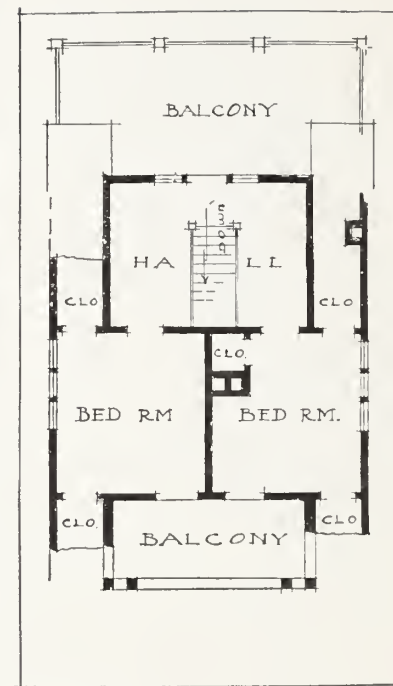
FIRST FLOOR PLAN



PLAN 40

Here is a pretty "Old English" cottage with partial basement for motor boat or other purposes. The entry to kitchen serves as a desirable place for refrigerator or laundry trays as preferred. All rooms on first floor may be entered from a central hall, from which the stairs to second floor start. The second floor can be finished as large playroom, billiard-room or two bedrooms besides dormitory, if desired. The balcony on second floor can be used as sleeping loggia.

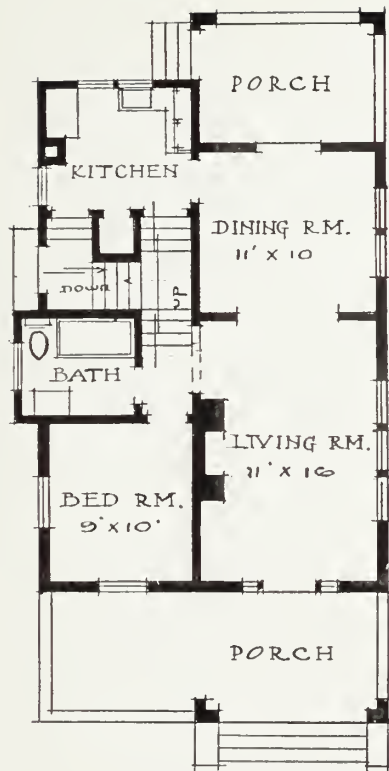
Size of cottage 24 ft. by 30 ft., and can be built for about \$4,100. This estimate will vary according to locality and character of materials used.



SECOND FLOOR PLAN

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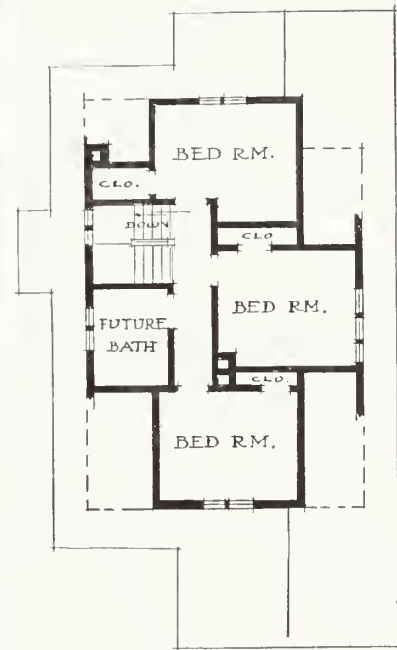


FIRST FLOOR PLAN



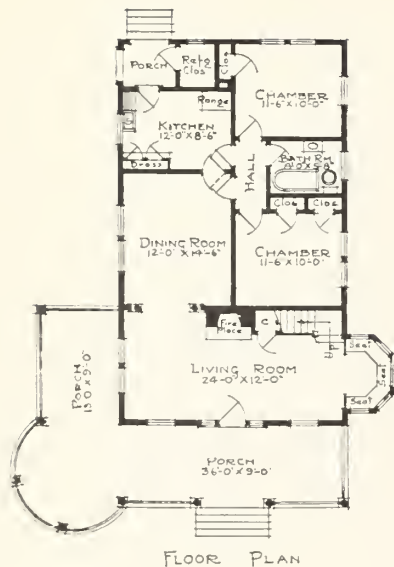
PLAN 53

This little stucco cottage is both attractive and roomy. In addition to living-room, dining-room and kitchen there are four bedrooms and two baths, or one bath and a child's room or den. There is also a full basement with grade entrance under the entire building, flue for heating plant, laundry and shower-bath with dressing closet. Note the double stairs from hall and kitchen, the large open fire place and the rear porch, which can be sashed in as a conservatory or sun parlor, separated from dining-room by French casement door. The size of this cottage is 21 ft. 6 in. by 31 ft. 6 in., and can be built for about \$4,300. This estimate will vary according to locality and character of materials used.



SECOND FLOOR PLAN

Blue prints and specifications of this design will be furnished. Bids secured free of charge



PLAN 973

Here is a very pretty bungalow, with many good features. The large living-room, with fireplace and large bay window with window seats, open stair and colonnade, separating it from dining-room, are all attractive. The bedrooms have private communication with bathroom, which also has direct connection with kitchen.

The special closet for the refrigerator is also desirable. The second story is unfinished, except laying of floor, so as to be used as a dormitory, but can be finished into two nice bedrooms for two hundred dollars, if desired.

The large circular porch is both pleasant and attractive. Size of building 25 ft. by 42 ft. and can be built for about \$3,800. This estimate will vary according to locality and character of materials used.

Blue prints and specifications of this design will be furnished. Bids secured free of charge

*From the New York American, August 15th, 1921*

## Landlords Plan New Rent Grab, Wilson Certain

A gloomy picture of the housing situation was painted in a statement issued yesterday by Junius P. Wilson, counsel for the Mayor's Committee on Rent Profiteering.

Wilson said that the great majority of landlords in the city are either asking for increases in rent or are serving notice on their tenants to move. *He said that the increases asked will exceed by 25% the present rentals.* He added:

"There are no apartments on the market within the means of people working on a salary. The situation in October will be serious if landlords fail to take into consideration the present depressed conditions throughout the country."

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